

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Cletus Leroy Wise, Jr.
Debtor

Case No. 19-02423-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: LyndseyPr
Form ID: 309I

Page 1 of 2
Total Noticed: 29

Date Rcvd: Jun 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2019.

db +Cletus Leroy Wise, Jr., 48 Carlisle Road, Newville, PA 17241-9415
5206869 #+Allied Interstate, P.O. Box 361445, Columbus, OH 43236-1445
5206873 +Cletus L. Wise, Sr., 65 Fairfield Street, Carlisle, PA 17013-3119
5206874 +Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
5206876 +Frederic I. Weinberg & Associates, 375 E. Elm Street, Suite 210,
Conshohocken, PA 19428-1973
5206877 +KML Law Group, P.C., Ste. 5000-BNY Mellon Indep. Ctr., 701 Market Street,
Philadelphia, PA 19106-1538
5206879 +Kough's Oil Service, P.O. Box 116, Newville, PA 17241-0116
5206883 Northstar Location Services, 4285 Genesee Street, Cheektowaga, NY 14225-1943
5206885 +PPL Electric Utilities, 2 N. 9th Street, Attn: RPC-GENN1, Allentown, PA 18101-1179
5206886 +Pressler & Pressler. LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
5206890 #+Ratchford Law Group, PC, 409 Lackawanna Ave., Suite 320, Scranton, PA 18503-2059
5206894 +UPMC Pinnacle, P.O. Box 2353, Harrisburg, PA 17105-2353

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: pbriganti@pa.net Jun 04 2019 19:17:15 Philip Charles Briganti,
74 West Pomfret Street, Carlisle, PA 17013

tr +E-mail/Text: dehartstaff@pamdl3trustee.com Jun 04 2019 19:17:40
Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625
ust +E-mail/Text: USTPRRegion03.HA.ECF@USDOJ.GOV Jun 04 2019 19:17:33 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5206870 EDI: BANKAMER.COM Jun 04 2019 23:18:00 Bank of America, N.A., P.O. Box 982238,
El Paso, TX 79998
5206871 +EDI: TSYS2.COM Jun 04 2019 23:18:00 Barclays Bank Delaware, 125 S. West St.,
Wilmington, DE 19801-5014
5206872 +EDI: RESURGENT.COM Jun 04 2019 23:18:00 CACH, LLC, c/o Resurgent Capital Services,
P.O. BOX 1269, Greenville, SC 29602-1269
5206882 EDI: CBSAAFES.COM Jun 04 2019 23:18:00 Military Star Card, Exchange Credit Program,
P.O. Box 650410, Dallas, TX 75265
5206875 +E-mail/Text: egssupportservices@alorica.com Jun 04 2019 19:17:36 EGS Financial Care, Inc.,
4740 Baxter Road, Virginia Beach, VA 23462-4484
5206878 +E-mail/Text: bncnotices@becket-lee.com Jun 04 2019 19:17:21 Kohl's, P.O. Box 3115,
Milwaukee, WI 53201-3115
5206880 +EDI: RESURGENT.COM Jun 04 2019 23:18:00 LVNV Funding, LLC, c/o Resurgent Capital Services,
P.O. Box 1269, Greenville, SC 29602-1269
5206881 +EDI: MID8.COM Jun 04 2019 23:18:00 Midland Funding LLC, 2365 Northside Drive, Suite 300,
San Diego, CA 92108-2709
5206887 +E-mail/Text: admin@paypps.com Jun 04 2019 19:17:42 Professional Placement Svcs., LLC,
P.O. Box 612, Milwaukee, WI 53201-0612
5206889 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 04 2019 19:17:39 Quicken Loans Inc.,
635 Woodward Ave., Detroit, MI 48226-3408
5206891 +EDI: RMSC.COM Jun 04 2019 23:18:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept.,
P.O. Box 965060, Orlando, FL 32896-5060
5206892 +EDI: RMSC.COM Jun 04 2019 23:18:00 Synchrony Bank/Lowe's, Attn: Bankruptcy Dept.,
P.O. Box 965060, Orlando, FL 32896-5060
5206893 +EDI: RMSC.COM Jun 04 2019 23:18:00 Synchrony Bank/PayPal, Attn: Bankruptcy Dept.,
P.O. Box 965060, Orlando, FL 32896-5060
5206895 +EDI: USAA.COM Jun 04 2019 23:18:00 USAA Savings Bank, 10750 Mc Dermott Freeway,
San Antonio, TX 78288-1600

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5206884 ##+Penn Credit Corp., 916 S 14th Street, Harrisburg, PA 17104-3425
5206888 ##+Progressive Financial Services, Inc, 1919 W. Fairmont Dr., Building 8,
Tempe, AZ 85282-3183

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0314-1

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
Philip Charles Briganti on behalf of Debtor 1 Cletus Leroy Wise, Jr. pbriganti@pa.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 **Cletus Leroy Wise Jr.**
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) **Cletus Leroy Wise Jr.**
 First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**
 Case number: **1:19-bk-02423-HWV**

Social Security number or ITIN **xxx-xx-7133**
 EIN **-----**
 Social Security number or ITIN **-----**
 EIN **-----**
 Date case filed for chapter **13 6/3/19**

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Cletus Leroy Wise Jr.	
2. All other names used in the last 8 years	aka Cletus L. Wise, dba MyLittleToyStore	
3. Address	48 Carlisle Road Newville, PA 17241	
4. Debtor's attorney Name and address	Philip Charles Briganti 74 West Pomfret Street Carlisle, PA 17013	Contact phone 717 960-0005 Email: pbriganti@pa.net
5. Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: dehartstaff@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 6/4/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 11, 2019 at 10:00 AM	Location: Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
	*** Valid photo identification and proof of social security number are required ***	
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 9/9/19 Filing deadline: 8/12/19 Filing deadline: 11/30/19
	<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	